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Mutual OF OMAHA
your good neighbor
MUTUAL OF OMAHA INSURANCE COMPANY

V. J. SKUTT
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HOME OFFICE OMAHA, NEBRASKA

WASHINGTON, D.C., REGIONAL GROUP OFFICE
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WASHINGTON, D.C. 20006
298-8084

NORMAN C. CONWAY
MANAGER

July 30, 1968

PERSONAL & CONFIDENTIAL

[redacted] STAT

Government Employees Health Assn.
Post Office Box 463
Washington, D.C. 20044

Group Policy GMG 1799

Dear [redacted] STAT

The following is the wording we propose to use in connection with expenses incurred for an organ transplant operation:

> In the case of organ transplants the expenses of the donor shall be considered expense incurred by the recipient to the extent that such expense is a covered item of expense under the policy and to the extent that such expense together with expenses of the recipient do not exceed the maximum limits of the policy. The covered expenses of the donor shall be limited to those expenses incurred at the time of the transplant and are directly related to the transplant. Benefits shall be reduced by amount of benefits payable under any other plan.

We would like to handle this matter by a letter of understanding between GEHA and Mutual of Omaha, rather than to attempt to include this wording in the brochure. I think you will agree that it is almost impossible to tell what complications might arise from a transplant and, therefore, equally impossible to tell when our liability would end. It is entirely conceivable that we could have an uninsured donor covered for the rest of his natural life.

There are three different situations which may arise regarding insurance coverage for organ transplants.

1) We have the recipient insured but not the donor. We will consider the expenses of the donor as expenses incurred by the recipient.

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2) We have the donor insured but not the recipient. We would not cover the expenses incurred by the donor on the basis that there is no sickness on the part of our insured. This is a voluntary act on the part of the donor and is not an insurable item as far as the donor is concerned.

3) We insure both the donor and recipient. We will consider the expenses of the donor as expenses incurred by the recipient. There would be no claim on the part of the donor.

From the information we have obtained, it appears that the Industry will follow this same procedure. If these procedures are followed by the Industry, the donors expenses would always be covered by the company insuring the recipient and this would prevent the possibility of duplicate coverage.

Would you please review this with your claim people and advise me as to whether or not the wording is satisfactory and, whether or not you will agree to a letter of understanding.

Sincerely,

Norman C. Conway
Regional Manager

NCC:sak

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